



Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/087,385
		Filing Date	March 1, 2002
		First Named Inventor	Mark BEARD
		Art Unit	3694
		Examiner Name	Jung I. Liu
Sheet	1 of 12	Attorney Docket Number	72167.000280

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	4.	US 2002/0019791	02-14-2002	Goss, et al.	
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	7.	US 2002/0067373	06-06-2002	Roe et al.	
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	14.	US 2002/0111890	08-15-2002	Sloan, et al.	
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	19.	US 2003/0093351	05-15-2003	Sarabanchong, Alvin	
	20.	US 2003/0212628	11-13-2003	Kuttan, et al.	
	21.	US 2003/0216965	11-20-2003	Libman	
	22.	US 2003/0229582	12-11-2003	Sherman et al.	
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/ML/	24.	US 2004/0039588	02-26-2004	Libman	

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/ML/	25.	US 2004/0054610	03-18-2004	Amstutz, et al.	
	26.	US 2004/0236641	11-25-2004	Abbott et al.	
	27.	US 2004/0267651	12-30-2004	Jenson, et al.	
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	33.	US 2005/0144108	06-30-2005	Loeper	
	34.	US 3634669	01-11-1971	Wyckoff et al.	
	35.	US 4254474	03-03-1981	Cooper et al.	
	36.	US 4346442	08-24-1982	Musmanno	
	37.	US 4355372	10-19-1982	Goldberg	
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	39.	US 4597046	06-24-1986	Musmanno et al.	
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	45.	US 4739478	04-19-1988	Roberts et al.	
	46.	US 4760604	07-26-1988	Cooper	
✓	47.	US 4774663	09-27-1988	Musmanno et al.	
/ML/	48.	US 4831526	05-16-1989	Luchs	

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	50.	US 4866634	09-12-1989	Reboh	
	51.	US 4897811	01-30-1990	Scofield	
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	53.	US 5041972	08-20-1991	Frost	
	54.	US 5093907	03-03-1992	Hwong et al.	
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	56.	US 5220501	06-15-1993	Lawlor	
	57.	US 5227874	07-13-1993	Von Kohorn	
	58.	US 5231571	07-27-1993	D'Agostino	
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	60.	US 5278751	01-11-1994	Adiano	
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	67.	US 5490060	02-06-1996	Malec	
	68.	US 5502805	03-26-1996	Anderson et al.	
	69.	US 5523942	05-04-1996	Tyler	
	70.	US 5550734	08-27-1996	Tater	
	71.	US 5551021	08-27-1996	Harada	
/ML/	72.	US 5583778	12-10-1996	Wind	

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	74.	US 5603025	02-11-1997	Tabb	
	75.	US 5606496	02-25-1997	D'Agostino	
	76.	US 5611052	03-11-1997	Dykstra	
	77.	US 5615109	03-25-1997	Eder	
	78.	US 5615341	03-25-1997	Srikant	
	79.	US 5623591	04-22-1997	Cseri, Istvan	
	80.	US 5644727	07-01-1997	Atkins	
	81.	US 5649116	07-15-1997	McCoy	
	82.	US 5655085	08-05-1997	Ryan	
	83.	US 5657437	08-12-1997	Bishop et al.	
	84.	US 5657460	08-12-1997	Egan et al.	
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	86.	US 5671363	09-23-1997	Cristofich et al.	
	87.	US 5675746	10-07-1997	Marshall, Paul S.	
	88.	US 5689650	11-18-1997	McClelland et al.	
	89.	US 5717865	02-10-1998	Stratmann	
	90.	US 5721847	02-24-1998	Johnson, Jeffrey J.	
	91.	US 5727161	03-10-1998	Purcell Jr.	
	92.	US 5732397	03-24-1998	DeTore	
	93.	US 5758328	05-26-1998	Giovannoli	
	94.	US 5764923	06-09-1998	Tallman et al.	
✓	95.	US 5765144	06-09-1998	Larche	
/ML/	96.	US 5768158	06-16-1998	Adler et al.	

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/ML/	97.	US 5774878	06-30-1998	Marshall	
	98.	US 5774883	06-30-1998	Andersen, et al.	
	99.	US 5799286	08-25-1998	Morgan et al.	
	100.	US 5802502	09-01-1998	Gell	
	101.	US 5819237	10-06-1998	Garman	
	102.	US 5842178	11-24-1998	Giovannoli	
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	106.	US 5873096	02-16-1999	Lim	
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	108.	US 5878258	03-02-1999	Pizi	
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	114.	US 5930775	07-27-1999	McCauley	
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	116.	US 5940812	08-17-1999	Tengel et al.	
	117.	US 5950175	09-07-1999	Austin	
✓	118.	US 5963953	10-05-1999	Cram et al.	
	119.	US 5970467	10-19-1999	Alavi	
/ML/	120.	US 5974396	10-26-1999	Anderson	

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/ML/	121.	US 5978779	11-02-1999	Stein et al.	
	122.	US 5983206	11-09-1999	Oppenheimer	
	123.	US 5987434	11-16-1999	Libman	
	124.	US 5991741	11-23-1999	Speakman et al.	
	125.	US 5995942	11-30-1999	Smith et al.	
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	128.	US 6009415	12-28-1999	Shurling et al.	
	129.	US 6018722	01-25-2000	Ray et al.	
	130.	US 6021397	02-01-2000	Jones et al.	
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	132.	US 6029139	02-22-2000	Cunningham et al.	
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	135.	US 6044371	03-28-2000	Person et al.	
	136.	US 6055510	04-25-2000	Henrick	
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	139.	US 6073115	06-06-2000	Marshall, Paul Steven	
	140.	US 6076072	06-13-2000	Libman	
	141.	US 6078892	06-20-2000	Anderson et al.	
	142.	US 6078901	06-20-2000	Ching	
✓	143.	US 6088686	07-11-2000	Walker et al.	
/ML/	144.	US 6092050	07-18-2000	Lungren et al.	

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/ML/	145.	US 6097391	08-01-2000	Wilcox, Jonathan J.	
	146.	US 6108641	08-22-2000	Kenna et al.	
	147.	US 6122623	09-19-2000	Garman	
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	165.	US 6269346	07-31-2001	Cristofich et al.	
↓	166.	US 6271863	08-07-2001	Bose et al.	
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/ML/	168.	US 6282551	08-28-2001	Anderson et al.	

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↓	187.	US 6741975	05-25-2004	Nakisa, et al.	
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/M/	189.	US 6985880	01-10-2006	Hodgdon, et al.	

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		Country Code Number- Kind Code (if known)				YES/NO
/ML/	190.	EP 0597316	5/18/1994	Joseph et al.		
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/ML/	194.	WO 99/27479	6/3/1999	Watson		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
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			YES/NO
/ML/	195.	ROGER ET AL., A Credit Scoring Model to Evaluate the Credit Worthiness of Credit Card Applicants, Developments in Marketing Science, Vol. 5, 1982	
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	199.	MARKESE, Can You Trust Mutual Fund Rankings?, Consumers' Research Magazine, Vol. 76, No. 10, Research Library, 10/1993, p. 20	
	200.	TAYLOR ET AL., Card Issuers Turn to Scoring as They Face Increasing Risk, Financial Services Report, Vol. 8, No. 15, 07/24/1991, p. 1	
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			YES/NO
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	211.	Hedge Fund Primer - The Basics, KSP, Capital Management LLC, information@kspcapital.com, printed 07/24/2002, 18 pages	
	212.	Hedge Fund Primer About Fund of Funds, Links Securities LLC, www.hedgefund.net/prime_fof.php3, 2002, 2 pages	
	213.	KNEIS, Hedge Fund Strategies: A Primer, Canadianhedgewatch, p. 3	
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/ML/	216.	Huddling With William Bernstein: Small Town Doctor, Investing Pro	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/087,385
		Filing Date	March 1, 2002
		First Named Inventor	Mark BEARD
		Art Unit	3694
		Examiner Name	Jung I. Liu
Sheet	11 of 12	Attorney Docket Number	72167.000280

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
			YES/NO
/M/	217.	SNYDER ET AL., Identifying design requirements using analysis structures, Aerospace and Electronics Conference, 1991, NAECON, 1991, Vol. 2, Abstract, 20-24 May 1991, pp. 786-792	
	218.	MEREDITH, Internet bank moves closer to virtual reality, USA Today, 05/05/1995	
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/ML/	230.	TCS 4.20; Telsys sas; http://download.com, printed 9/30/2003	

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			YES/NO
/ML/	231.	MCLAUGHLIN, Tapping Web to Search for Right Fund - FundProfiler Speeds Search, Boston Herald, Boston, MA, 12/16/1999, p. 70	
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